

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
DETROIT DIVISION

In re

Case No. 16-50867

Theresa G. Parker

Chapter 13

Debtor

Judge Phillip J Shefferly

**ORDER ALLOWING DEBTORS TO ENTER INTO PERMANENT MORTGAGE  
LOAN MODIFICATION WITH CREDITOR, SPECIALIZED LOAN  
SERVICING LLC AS SERVICER FOR CITIGROUP MORTGAGE LOAN  
TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES  
2007-AMC1, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE  
AND MODIFYING CHAPTER 13 PLAN**

THIS CAUSE came before the Court on the Stipulation of Debtor Theresa G. Parker; Creditor Specialized Loan Servicing LLC as servicer for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee ("Creditor"); and the Standing Chapter 13 Trustee David Wm. Ruskin, for entry of an Order Allowing Debtor to Enter Into Permanent Mortgage Loan Modification with Creditor, Specialized Loan Servicing LLC as servicer for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee and Modifying Chapter 13 Plan, and this Court, having reviewed the Stipulation and proposed Order, having determined that entry of this Order is consistent with the provisions of Title 11, United States Code, having determined that entry of this Order is not adverse to any party in interest, and being otherwise fully advised in the premises, it is hereby

ORDERED AND ADJUDGED as follows:

1. Debtor's Permanent Loan Modification with Creditor is approved as follows:
  - a. Effective February 1, 2019, the outstanding principal balance under the Mortgage Loan is \$62,948.57.
  - b. The maturity date of the Mortgage Loan is November 1, 2036.
  - c. The interest rate on the outstanding balance is 10.0% per annum. This rate is not fixed for the remainder of the loan term.
  - d. Effective February 1, 2019, Debtor's ongoing Class 4.1 mortgage payment shall be principal and interest of \$534.53 per month, plus escrow amounts for property insurance and property taxes of \$226.47 per month, totaling \$761.00 per month. The payment amount shall be subject to future adjustments for changes in insurance and taxes as provided for in the mortgage and consistent with the requirements of applicable Federal and State Law.

- e. The property securing this mortgage is located at 3365 28TH ST, PORT HURON, MI 48060.
2. Effective March 1, 2019, payments pursuant to the Loan Modification approved in this Order shall be made by the Chapter 13 Trustee, addressed to Specialized Loan Servicing, LLC and mailing address is 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO, 80129.
  3. Upon the conclusion of Debtor's Chapter 13 case, whether by discharge, conversion, dismissal or otherwise, Debtor shall be responsible for making all future payment pursuant to the terms of the Mortgage Loan documents.
  4. The Mortgage Loan shall be deemed contractually current as of February 28, 2019. The Chapter 13 Trustee shall not make further disbursements on any accrued but unpaid balance on Creditor's Class 4.1 post-petition mortgage payments or on Creditor's Class 4.2 pre-petition arrearage claim accruing prior to the date stated in this Paragraph 4.
  5. Except as modified in this Order, the terms and conditions of the Loan and Mortgage documents between Debtor and Creditor shall remain in full force and effect.
  6. The treatment of the claim of Creditor in Debtor's Chapter 13 Plan as confirmed (and as modified, if at all) is modified as necessary to comply with the provisions of this Order, including but not limited to, the change in Creditor's Class 4.1 mortgage payment and suspension of disbursements on Creditor's Class 4.2 pre-petition arrearage claim.
  7. Entry of this Order is without prejudice to debtor filing any further plan modification that debtor deems appropriate.

IT IS FURTHER Ordered and adjudged that except as expressly modified herein, Debtor's Plan as confirmed (and as later modified, if at all) shall remain in full force and effect.

**Signed on March 18, 2019**



**/s/ Phillip J. Shefferly**

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**Phillip J. Shefferly**  
**United States Bankruptcy Judge**